

THIS INSTRUMENT PREPARED
BY AND TO BE RETURNED TO
Mickel Law Firm, P.A.
1501 North University
Ste. 764
Little Rock, AR 72207

Grantor: Lisa M. Cummings and Alonzo Cummings

Grantee: Carrington Mortgage Services, LLC

NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION

**IF YOUR PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY AND
AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU**

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION GIVEN MAY BE USED
FOR THAT PURPOSE.**

NOTICE IS HEREBY GIVEN that on Wednesday, January 8, 2025, at or about 10:00 AM, the following real property will be sold and this statutory foreclosure sale will be held at the front door, inside the main entrance of the Crittenden County Courthouse, 100 Court Street, Marion, Arkansas, or the sale will be held in the place at said venue where foreclosure sales are customarily advertised and/or conducted, to the highest bidder for cash:

All of Lots 9, 10, 11, 12 and 13 in Block 16 of the Original Survey of the City of Earle, Arkansas;
All of Lots 14, 15, and 16 in Block 16 of the Original Survey of the City of Earle; All of Lots 17,
18, 19, 20, 21, 22, 23 and 24 in Block 16 of the Original Town of Earle, Arkansas, as shown on
plat of record on Deed Book X-2, page 638.

More Commonly Known As: 600 Central St, Earle, AR 72331.

On October 13, 2014, Lisa M. Cummings and Alonzo Cummings executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for IBERIABANK Mortgage Company, which was recorded on October 14, 2014, as Instrument No. 2014-05006 re-recorded on October 28, 2014, as Instrument No. 2014-05235 in the real estate records of Crittenden County, Arkansas and is now held by Carrington Mortgage Services, LLC.

The default for which foreclosure is made is due to the failure of payment per the terms of the note and security instrument and is now wholly due. Mortgagee or Beneficiary is exercising its power of sale under Ark. Code Ann. Section 18-50-115 and as such has directed Mickel Law Firm, P.A., as its Attorney-in-Fact or Trustee, to sell the property to satisfy said indebtedness. The party initiating this foreclosure can be contacted at or in care of its servicer: Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, Phone 888-788-7306.

This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back lines or encroachments; any unpaid and/or delinquent taxes

